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# ABSTRACT

According to the present invention provided is a settlement means that is superior in safety and usability. The settlement means comprises: payment  
5 means 100 including a plurality of systems of communication means; charging means 101 including a plurality of systems of communication means; and settlement means 102 including a plurality of systems of communication means. Since the payment means and  
10 the settlement means exchange transaction data by communicating with each other, it is possible to prevent the assessment of an illegal charge by the charging means. In addition, since a signature (a digital signature) and an accounting statement are  
15 exchanged by communication between the payment means and the charging means, the efficiency of the sale can be improved.

Fig. 1

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# MODES TO CARRY OUT THE INVENTION

The embodiments of the present invention will now be described while referring to the drawings.

## 5 (First Embodiment)

A first embodiment of the present invention will now be described while referring to Figs. 1 through 41.

When an individual consumer purchases a product at a ordinary store, a credit settlement system in the  
 10 first embodiment employs radio communication to perform a credit transaction, without a credit card and a specification being directly exchanged by the consumer and the store. This system is called a personal remote credit settlement system, and the credit settlement  
 15 service provided by this system is called a personal remote credit settlement service.

As is shown in the system arrangement in Fig. 1, the personal remote credit settlement system comprises: a personal credit terminal 100 having two systems of  
 20 bidirectional radio communication functions and an electronic credit card function; a credit settlement device 101 for performing a credit transaction at a store; a settlement system 103 for performing credit settlement at a credit service company or a transaction  
 25 company; a service providing system 102, which is located at the center of a network that links it to the

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personal credit terminal 100, the credit settlement device 101 and the settlement system 103, which provide a personal remote credit settlement service; and a wireless telephone base station 104, which links the personal credit terminal 100 to a digital public line network 108 to provide a data transmission path.

The personal credit terminal (first terminal) 100 is a portable wireless telephone terminal that has two systems of bidirectional wireless communication functions, i.e., an infrared communication function and a digital wireless telephone function, and an electronic credit card function. A credit settlement device (second terminal) 101 that performs a credit settlement processing at a store also has two systems of bidirectional communication functions, i.e., an infrared communication and a digital telephone communication.

In Fig. 1, reference numeral 105 denotes a transmission path for infrared communication performed between the personal credit terminal 100 and the credit settlement device 101; 106, a transmission path for digital radio communication performed between the personal credit terminal 100 and the base station 104; 107, a digital communication line connecting the base station 104 and the digital public line network 108; 109, a digital communication line connecting the

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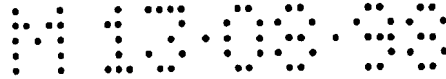
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digital public line network 108 and the service providing system 102; 110, a digital telephone communication line connecting the credit settlement device 101 and the digital public line network 108; and  
5 111, a digital communication line connecting the service providing system 102 and the settlement system 103.

The following mode is assumed as the operating mode for the personal remote credit settlement service.

10 Assume that the settlement system 103 is installed at a credit card company or a transaction company, the credit settlement device 101 is installed in a store, and the personal credit terminal 100 is carried by a consumer. The service providing system 102 is  
15 installed at a company that provides the personal remote credit settlement service, and when the credit card company provides that service, the service providing system 102 is installed at the credit card company.

As a further assumption, for the credit service the  
20 consumer enters into a membership contract with the credit card company, a membership contract for the personal remote credit settlement service with the company that provides the personal remote credit settlement service, and a contract for wireless  
25 telephone service with a telephone company. Similarly, the store enters into a member contract with the credit



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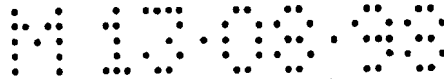
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card company for credit service; a member contract with the company that provides the personal remote credit settlement service for the personal remote credit settlement service; and a contract for digital  
5 telephone communication service with the telephone company.

When the personal remote credit settlement service is provided by a company other than the credit card company, the company that provides the personal remote  
10 credit settlement service enters into a contract with a member who has a contract for a credit service with the credit card company so that the personal remote credit settlement service providing company can take the place of the credit card company and can issue an  
15 electronic credit card and operate a personal remote settlement service.

When the transaction company employs the settlement system 103 to perform a credit settlement processing, the credit card company enters into a  
20 contract with the transaction company so that the transaction company can act to perform the credit transaction.

To simplify the explanation of the system of the present invention, a consumer who owns the personal  
25 credit terminal 100 is called a user, a store wherein the credit settlement device 101 is installed is called

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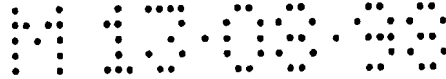
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a merchant, a sales clerk who operates the credit settlement device 101 is called an operator, a company that provides the personal remote credit settlement service is called a service provider, and a credit card  
5 company or a transaction company that employs the settlement system 103 to perform the credit transaction is called a settlement processor.

With this system, when a user employs credit to pay a merchant the cost of a product, to perform the credit  
10 settlement processing the personal credit terminal 100, the credit settlement device 101 and the service providing system 102 exchange transaction information electronically, and the service providing system 102 and the settlement system 103 exchange transaction  
15 information electronically.

In essence, the service providing system 102 receives a payment request and a settlement request from the personal credit terminal 100 and the credit settlement device 101, compares these requests, and  
20 acts for the user and the merchant by requesting that the settlement system 100 perform the settlement processing. Then, the settlement system 103 performs the actual transaction.

At this time, the personal credit terminal 100 and  
25 the credit settlement device 101 engage in infrared communication across the transmission path 105. And

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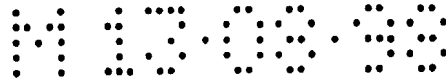
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the personal credit terminal 100 and the service providing system 102 use a digital wireless telephone to engage in digital telephone communication via the transmission path 106 to the base station 104 and across  
5 the digital communication line 107, the digital public line network 108 and the digital communication line 109.

Further, the credit settlement device 101 and the service providing system 102 engage in digital telephone communication across the digital telephone  
10 communication line 110, the digital public line network 108 and the digital communication line 109. In addition, the service providing system 102 and the settlement system 103 engage in digital data communication across the digital communication line 111.

15 The transaction information that is encrypted is exchanged by the personal credit terminal 100 and the service providing system 102, by the credit settlement device 101 and the service providing system 102, and by the service providing system 102 and the settlement  
20 system 103. An encryption method that uses a secret key and an encryption method that uses a public key are combined to electronically envelope information and transmit it.

The individual components of the system in this  
25 embodiment will now be described.

First, an explanation for the personal credit

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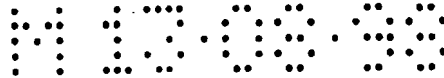
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125

terminal 100 will be given.

Figs. 2A and 2B are a front view and a rear view of the personal credit terminal 100.

In Fig. 2A, reference numeral 200 denotes an  
5 infrared communication port (infrared ray  
reception/emission section) for engaging in infrared  
communication with the credit settlement device 101;  
201, an antenna whereby electronic waves for a digital  
wireless telephone are transmitted and received; 202,  
10 a receiver/loudspeaker; 203, a color liquid crystal  
display (LCD) for displaying 120 x 160 pixels; 204, a  
mode switch used for changing the operating mode of the  
personal credit terminal 100; 205, a speech switch for  
a digital wireless phone; 206, an end switch for a  
15 digital wireless phone; 207, a function switch; 208,  
a number key switch; 209, a power switch; and 210, a  
microphone.

In Fig. 2B, reference numeral 211 denotes an  
execution switch whereby is transmitted an instruction  
20 for the initiation of a process requiring the  
confirmation of a user, such as the payment of a price,  
the confirmation of the contents of a transaction, or  
the cancellation of credit settlement; and 212, a  
headphone jack for connecting a headphone.

25 The personal credit terminal 100 has two operating  
modes: a credit card mode and a digital wireless



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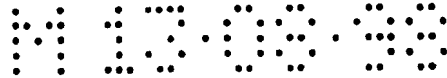
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telephone mode, which can be alternately selected using the mode switch 204. The personal credit terminal 100 serves as a digital wireless telephone in the digital wireless telephone mode, and as an electronic credit transmission means, i.e., an electronic credit card, in the credit card mode.

The electronic credit card is registered at the personal credit terminal 100 while it is assumed that the user has entered into a membership contract for the credit service with the credit card company. When the user has membership contracts for a plurality of credit services, a corresponding number of credit cards are registered at the terminal 100.

In order to make a call using the personal credit terminal 100, first, the user selects the digital wireless telephone mode using the mode switch 204, and then enters a telephone number using the number key switch 208 and depresses the speech switch 205. Through this process, the user can complete a call to the destination represented by the telephone number that was entered.

When a call is received at the personal credit terminal 100, it generates a call arrival tone, regardless of its current operating mode. In this case, the user need only depress the speech switch 205 to automatically change the operating mode to the digital

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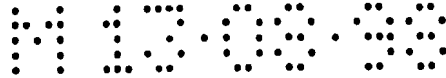
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wireless telephone mode and answer the call.

In order to use credit to make a payment to a merchant, first, the user employs the mode switch 204 to set the operating mode to the credit card mode, following which he employs the function switch 207 to select a credit card to use for the payment. Then, the user enters the amount of the payment using the number key switch 208, and depresses the execution switch 211, while at the same time pointing the communication port 200 toward the credit settlement device 101 of the merchant. Through the execution of the above process, the personal credit terminal 100 engages in infrared communication with the credit settlement device 101 and digital wireless telephone communication with the service providing system 102, while exchanging transaction information with them and thus performing the credit settlement processing. A detailed description of the internal structure of the personal credit terminal 100 and the operation thereof will be given later.

Next, the credit settlement device 101 will be described.

Fig. 3 is a diagram showing the external appearance of the credit settlement device 101. This device comprises: a credit settlement terminal 300, which has a credit transaction function and a digital telephone

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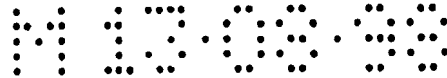
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function; a cash register 311, which is used to calculate the cost of a product; an RS-232C cable 313, along which the credit settlement terminal 300 is connected to the cash register 311; and an infrared  
5 light reception/emission module 301, which is connected to the credit settlement terminal 300 via a serial cable 310.

In Fig. 3, reference numeral 301 denotes a color liquid crystal display (LCD) for displaying 320 x 240  
10 pixels; 303, a telephone handset; 304, a mode switch, for changing the operating mode of the credit settlement terminal 300; 305, a telephone hook switch; 306, a function switch; 307, a number key switch; 308, an execution switch, for initiating a process that  
15 requires the confirmation of a merchant, such as a payment for a product, the confirmation of the contents of a transaction, or the cancellation of a credit transaction; 309, a power switch; and 312, a credit transaction switch for selecting the credit settlement  
20 processing at the cash register 311.

The credit settlement terminal 300 has two operating modes: a credit transaction mode and a digital telephone mode, which can be alternately selected using the mode switch 304. The credit  
25 settlement terminal 300 serves as a digital telephone in the digital telephone mode, and as a credit

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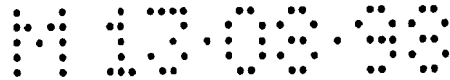
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settlement terminal for the personal remote credit transaction service in the credit transaction mode.

In order to make a call using the credit settlement terminal 300, first, an operator selects the digital telephone mode using the mode switch 304, following  
5 which he enters a telephone number using the number key switch 307. Through this process, the operator can complete a call to the destination represented by the telephone number that was entered.

10 When a call is received at the credit settlement terminal 300, it generates a call arrival tone, regardless of its current operating mode. In this case, the operator need only raise the telephone handset 303 or depress the hook switch 305 to automatically change  
15 the operating mode to the digital telephone mode and answer the call.

In order to perform the credit settlement processing, first, the operator uses the cash register 311 to calculate a total for the price of a product and  
20 the sales tax, and transmits the total to the user. Then, in accordance with the user's request to use credit for the payment, the operator depresses the credit transaction switch 312 of the cash register 311 and waits until the user has completed the payment operation  
25 using the personal credit terminal 100. When the user has executed the payment process, the payment price that



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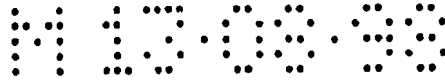
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the user entered is displayed on the LCD 302 along with the results of the credit reference check performed for the user. The operator confirms the display contents and depresses the execution switch 308.

5 Through the execution of this process, the credit settlement device 101 exchanges transaction information with the personal credit terminal 100 and the service providing system 102, and performs the credit settlement processing. A detailed description  
10 of the internal structure of the credit settlement terminal 300 and the operation thereof will be given later.

Now, the service providing system 102 will be described.

15 Fig. 4 is a block diagram illustrating the arrangement of the service providing system 102. The service providing system 102 comprises: a service server 400, which processes transaction information, for the personal remote credit transaction service,  
20 that is to be exchanged with the personal credit terminal 100, the credit settlement device 101 and the settlement system 103; a service director information server 401, which manages attribute information that concerns the user, the merchant and the settlement  
25 processor, and service history information that is provided by the service providing system 102; a user

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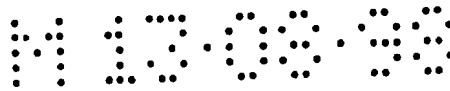
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What is claimed is:

1. A personal electronic settlement system comprising:

5 payment means including a plurality of systems of communication means;

charging means including a plurality of systems of communication means; and

settlement means including a plurality of systems of communication means,

10 wherein communication among said payment means, said charging means and said settlement means is performed by employing different systems of communication means.

2. A personal electronic settlement system  
15 according to claim 1, wherein said payment means comprises different systems of wireless communication means that are used for communications conducted between said charging means and said settlement means.

3. A personal electronic settlement system  
20 according to claim 2, wherein, as wireless communication means for communications between said payment means and said charging means, a type of wireless communication means is selected whose effective communication distance is shorter and whose  
25 directivity is higher than are those of said radio communication means used for communications conducted

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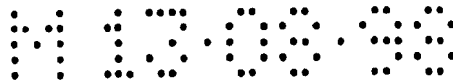
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between said payment means and said settlement means.

4. A personal electronic settlement system according to claim 2, wherein said payment means includes optical communication means to be used for  
5 wireless communications conducted with said charging means, and radio communication means to be used for wireless communications conducted with said charging means.

5. A personal electronic settlement system  
10 according to claim 4, wherein said payment means includes:

optical communication means and radio communication means;

input means, for entering a money amount to be  
15 paid;

a central processing unit, for generating data to be transmitted by said optical communication means and said radio communication means, and for processing data received by said optical communication means and said  
20 radio communication means;

first storage means, for storing a control program for controlling operations performed by said central processing unit;

display means, for visually presenting the  
25 results obtained by the data processing performed by said central processing unit; and

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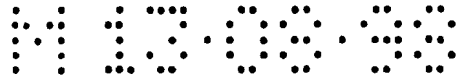
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second storage means, for storing data processed by said central processing unit.

6. A personal electronic settlement system according to claim 1, wherein said charging means  
5 includes:

optical communication means, for communicating with said payment means;

communication means, for communicating with said settlement means;

10 input means, for entering a money amount to charge;

a central processing unit, for generating data to be transmitted by said optical communication means and said communication means, and for processing data  
15 received by said optical communication means and said communication means;

first storage means, for storing a control program for controlling all operations performed by said central processing unit;

20 display means for visually presenting results obtained by the data processing performed by said central processing unit; and

second storage means, for storing data processed by said central processing unit.

25 7. A personal electronic settlement system according to claim 1, wherein said settlement means



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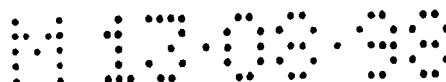
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computer.

94. A processing program recording medium, on which said processing program for said computer system for said settlement means according to one of claims  
5 40 to 89 is recorded in a readable form by a computer.

95. A personal electronic settlement system comprising:

a first terminal as payment means including at least two systems of communication means;

10 a second terminal as charging means including at least two systems of communication means; and

a management device as settlement means including at least two systems of communication means,

wherein communication of said payment means, said  
15 charging means or said settlement means with the other two means is performed by employing different systems of communication means.

96. A first terminal for a personal electronic settlement system, which comprises: said first  
20 terminal as payment means including at least two systems of communication means; a second terminal as charging means including at least two systems of communication means; and a management device as settlement means including at least two systems of  
25 communication means, so that communication of said payment means, said charging means or said settlement

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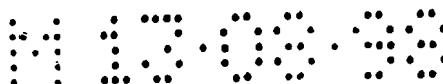
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means with the other two means is performed by employing different systems of communication means,

wherein said first terminal serves as said payment means that comprises different systems of wireless communication means that are used for communications conducted between said charging means and said settlement means.

97. A second terminal for a personal electronic settlement system, which comprises: a first terminal as payment means including at least two systems of communication means; said second terminal as charging means including at least two systems of communication means; and a management device as settlement means including at least two systems of communication means, so that communication of said payment means, said charging means or said settlement means with the other two means is performed by employing different systems of communication means,

wherein said second terminal serves as said charging means that comprises different systems of communication means that are used for communications conducted between said payment means and said settlement means.

98. A management device for a personal electronic settlement system, which comprises: a first terminal as payment means including at least two

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4 1 3 0 8 9 9

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FIG.2A

FRONT VIEW

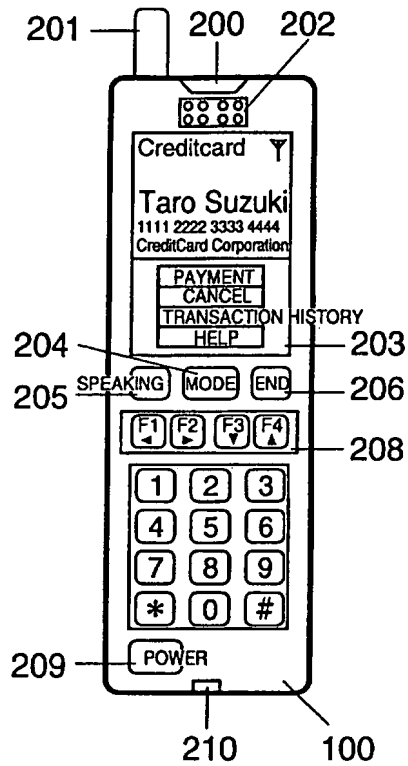


FIG.2B

REAR VIEW

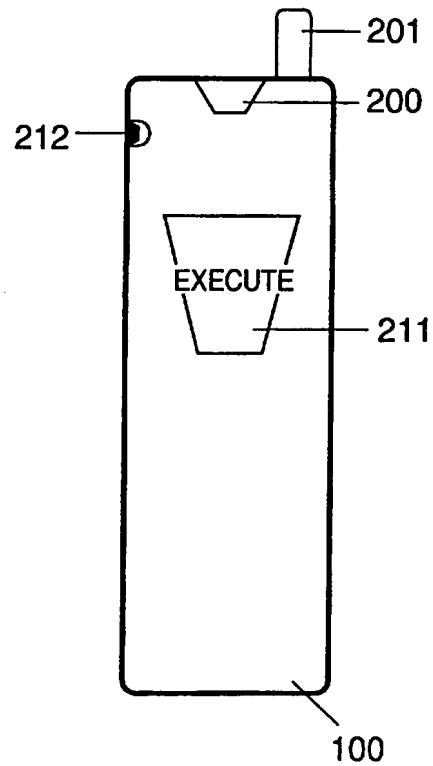
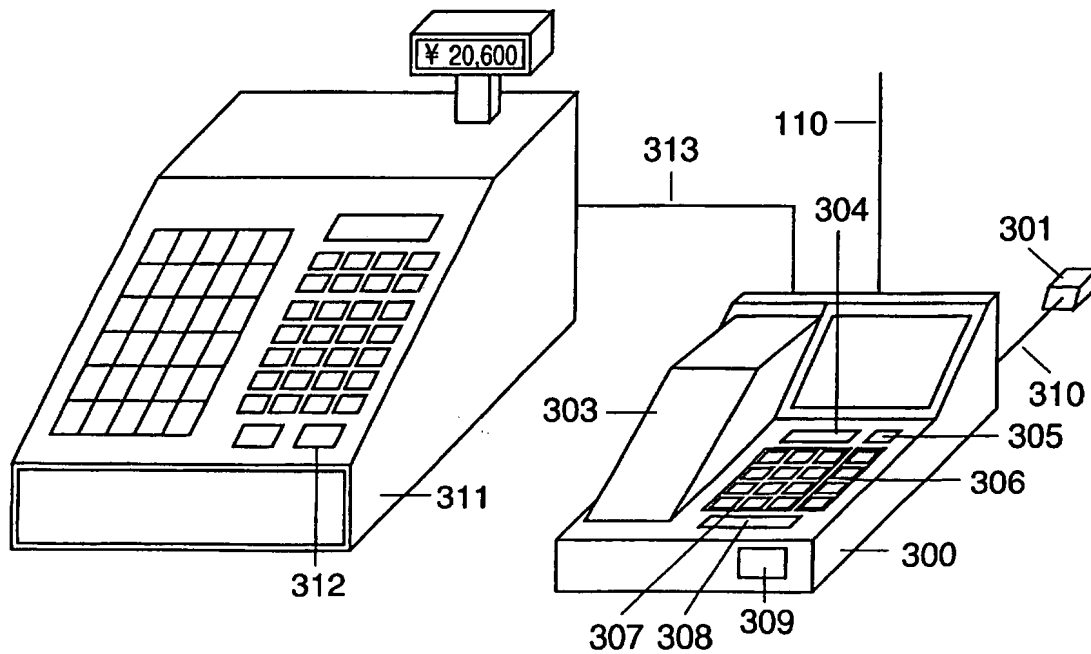


FIG.3





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